

08/834,240

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,076,072
DATED : June 13, 2000
INVENTOR(S) : Richard Marc Libman

Page 1 of 7

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 29,

Line 42, please insert the attached 6 pages of Appendices.

Column 35,

Line 31, change "instance" to -- insurance --.

Line 65, change "tern" to -- term --.

Signed and Sealed this

Tenth Day of May, 2005



JON W. DUDAS
Director of the United States Patent and Trademark Office

APPENDIX 1A

SEC. 1

To: **John Smith**
 From: XYZ Insurance Agency
 RE: Mortgage Life Insurance

Page 3 of 4

Mortagor: **John Smith**
 Co-Mortagor: **Mary Smith**
 Loan #: **123456**
 Loan Amount: **\$100,000**

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your **\$100,000** mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

PLAN A'

Death Period Protection

Select One:

2 years of mortgage payments
Monthly Cost: **\$12.40**

4 years of mortgage payments
Monthly Cost: **\$14.30**

Upon the death of **John Smith**, provides the family with money equal to **2 years** of **monthly** mortgage payments

PLAN B'

Full Protection

Death Benefit: **\$100,000**

Cost: **\$26.40**

Provides money for the immediate payoff of your mortgage upon the death of **John Smith**

PLAN C'

Cost Protection

Death Benefit: **\$100,000**

Cost: **\$38.80**

Provides money for the immediate payoff of your mortgage upon the death of **either John or Mary Smith**

Please indicate your choice here, then, see instructions on reverse side.

Yes, I choose Plan...

I wish to be billed: Automatic Checking Account Deduction

* See other side for a full description of this plan. All premiums above reflect standard, non-tobacco rates. If you use tobacco, your **monthly cost** will be **\$12.40** for **2 years** and **\$14.30** for **4 years** for **PLAN A'**. For **PLAN B'** if both parties use tobacco, the **monthly cost** will be **\$26.40**. If **John** uses tobacco and **Mary** does not the cost will be **\$26.40**. If **John** uses tobacco and **Mary** does not the cost will be **\$38.80**. Above prices are based on ages as of date of loan approval. **John** is **45** and **Mary** is **42**.

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APPENDIX 1B

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	20
<input type="radio"/> Word <input type="radio"/> Paragraph <input type="radio"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	25
<input checked="" type="checkbox"/> Actual Individualized Pricing	12
Total Front Page Individualizations.....	57

FRONT OF SALES COMMUNICATION
(duplex communication)

APPENDIX 1C

SEC. 3

IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not mistake this offer for a Group Mortgage Life Insurance offer that you may have received from time to time in the mail. The insurance being offered here is individual coverage for our new Isaac customers. Our individual policies have these advantages over most group mortgage life policies:

- o Lower Cost
 - ✓ Because you must qualify for this coverage individually, the cost of insurance is lower than if no qualification were needed. If you are in good health, why pay more?
 - ✓ Because of the probability these days that most people will not stay in the same home for a full 20 year mortgage, our policies have shorter durations than 20 years. They are therefore less expensive.
 - ✓ Because these policies can be kept active from loan to loan, no matter how often you change your loan, you do not have to re-buy a new mortgage life policy, at a considerably older age, every time a change is made.
- o Level Death Benefits
 - The death benefit of these policies do not change as the mortgage loan decreases. Your beneficiary will have extra money available since, after a few years, the level death benefit will be larger than the outstanding loan!
 - The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. If, for example, the death benefit may be used for education expenses only, it is usually converted,

SFC. 4

EXPLANATION OF EACH PLAN

Critical Period Protection - Plan A

Full Protection = Plan B

Provides insurance for the full mortgage loan amount on the life of [REDACTED] [REDACTED] will be paid in full at the time of his death. If only one person's income is primarily responsible for loan payments, this may be the best choice for you.

Joint Protection - Plan C

Provides insurance for the full mortgage loan amount on each co-borrower. The ~~highest~~ benefit will be paid in full no matter which insured dies first. The surviving co-borrower may keep his or her ~~highest~~ benefit active. Joint Protection is especially important in times these it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn income, this is, perhaps, the most sensible choice for you.

SEC. 4

Page 4 of 4

SEC. 6

HOW TO OBTAIN THIS COVERAGE

① **AMMDOSE:** Select by checking the box on the bottom of page 1.

② **EXEL OUT:**
For Plan or **AMMDOSE** file out one of the enclosed applications answering all the questions (you may discard the second application).
For Plan **AMMDOSE** each file out one of the enclosed applications answering all the questions.
For Question 6a: Please indicate either or Please disregard Question 6b.

③ **SIGN:**
For Plan or **AMMDOSE** signs next to the two red x's at the bottom of the application.
For Plan **AMMDOSE** signs next to the top red x's at the bottom of his application and signs next to the last red x's at the bottom of her application.

④ **RETURN:** Return this letter and application(s) to us in the postage-paid envelope provided.

Please Note: If you select Plan To help you qualify for the lowest cost possible, we are arranging a short personal examination at no cost to you. This can be done at your home or office. The exam is a simple one and will not take 10 to 15 minutes.

5

QUESTIONS & ANSWERS

Q: Who is USA Savings & Loan Insurance Services?
A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy were carefully selected, scrutinized for price and quality, and will be serviced by us.

Q: Why should I buy this product?
A: Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

SFC 7

SEC. A

NEED ADDITIONAL INSURANCE?

NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or your children? Just call or mail-in the following:

Name	Age/Unit	Tobacco User	Birthdate	Sex	Type of Life Insurance
John	25	ON	1/1/1985	MF	<input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Term
John	25	ON	1/1/1985	MF	<input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Term

- o If you have any questions. o Need more information.
- o Need help with the enclosed forms.

- o If you have any questions. o Need more information.
- o Need help with the enclosed forms.

APPENDIX 1D

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	16
<input type="checkbox"/> Word <input type="checkbox"/> Paragraph <input type="checkbox"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	34
<input checked="" type="checkbox"/> Actual Individualized Pricing	46
Total Back Page Individualizations.....	96
Total Front & Back Individualizations	153

BACK OF SALES
COMMUNICATION

APPENDIX 2A

This is a PIGGYBACK™ offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO™ chose to provide each customer. The next two pages examine what goes into each individualized response letter. 

The NEMCO® Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK® technology is protected by copyright and is patent pending. ©ICA Insurance Marketing, Inc. [83] All Rights Reserved

APPENDIX 2B

BEHIND THE SCENES OF EACH NEWCO™ SYSTEM OUTPUT

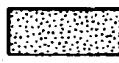
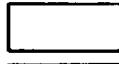
You have just seen a sample of NEWCO™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACK™ offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACK™ offer, letter and, in fact, anything that the NEWCO™ system outputs.

-  Personal prospect /customer information and demographics
Insurance company information
-  Specific copy detail
-  Plan design, and product specifics
Amount of coverage choices
Payment mode
-  Actual product pricing individualization

Virtual Agent™

Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique!

The following three pages will show you just how intelligently individualized PIGGYBACK™ offers and response letters delivered in unlimited mass volumes can be.

